

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY	
Albert Russo CN 4853 Trenton, New Jersey 08650 (609) 587-6888 STANDING CHAPTER 13 TRUSTEE	
In Re:	ALAN S. KARPf Debtor

Chapter 13 Case No: 20-23500

Hearing Date: 10/13/2021

Judge: Michael B. Kaplan

**SUPPLEMENTAL OBJECTION TO CONFIRMATION AND
CERTIFICATION REGARDING DISPOSABLE INCOME CALCULATION**

I, Sharon Ford, am a paralegal in the office of the Standing Chapter 13 Trustee, Albert Russo. As such, I am familiar with the above matter and have reviewed the income documents submitted on behalf of the Debtor(s) and certify as follows:

1. The Debtor(s) provided the following documentation in support of the proposed disposable income payment to the Trustee.

- 10/1/2021 pay stub for Alan S. Karpf with net year to date of \$72,509.31
- 10/1/2021 pay stub for Denise DePalma Karpf with net year to date of \$26,489.56
- 1/7/2021 Invoice as proof of adoption subsidy in the net amount of \$682

Such documents are maintained in the ordinary course of business by the Trustee.

2. Based on the information provided by the Debtor(s), I have calculated disposable income as follows:

Calculation of verified monthly income totaling \$11,681.97:

\$72,509.31 divided by 9 months = \$8,056.69

\$26,489.56 divided by 9 months = \$2,943.28

\$682 per month for adoption subsidy

3. Debtor's Schedule J has expenses listed in the amount of \$7,737.00.
4. Based on the above, net disposable income has been verified at \$3,944.97 per month. (Monthly income of \$11,681.97 less Schedule J expenses of \$7,737.000).

I hereby certify that the information contained in this Certification is true and correct to the best of my knowledge, information and belief. I am aware that if any of the foregoing statements made by me are willfully false, I am subject to punishment.

Dated: 10/12/2021

/s/ Sharon Ford
Albert Russo, Standing Chapter 13 Trustee
By: Sharon Ford, Paralegal